

**ABSTRACT**

An anonymous credit card has a unique identification number and a card value, which is exhausted when the cash amount of the card is expended. The card is sold by a first vendor and accepted by a second vendor when presented by the user. It is managed by an issuing institution, which verifies the presence of sufficient funds to cover the cost charged and deducts the charge cost from the card value. The card has a limited monetary value, which is advantageous if it is lost or stolen. No connection exists between the card and its owner. As a result, the owner's credit rating cannot be tarnished by actions of a third party.